

**Exhibit U**

COLLEEN MCCULLOUGH  
ATTORNEY AT LAW  
(205) 930-5476

S I R O T E  
— & —  
P E R M U T T  
A PROFESSIONAL CORPORATION

February 25, 2010

Billy R. Carroll  
2285 Cedar Point Road  
Mobile, AL 36605

RE: NOTICE OF ACCELERATION OF PROMISSORY NOTE AND MORTGAGE -  
2285 CEDAR POINT ROAD MOBILE, AL 36605

YOU ARE HEREBY NOTIFIED that, pursuant to the terms of the Promissory Note and Mortgage dated the 22nd day of April, 2003, to The Mortgage Outlet, Inc., said mortgage having subsequently been transferred and assigned to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2003-KS7, Pool # 4729 and by virtue of default in the terms of said Note and Mortgage, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2003-KS7, Pool # 4729 hereby accelerates to maturity the entire remaining unpaid balance of the debt, including attorney's fees, accrued interest, and other lawful charges, and the amount due and payable as of this date is \$52,871.30. This payoff amount may change on a daily basis. If you wish to pay off your mortgage, please call our office to obtain the updated figure.

We are at this time commencing foreclosure under the terms of the Mortgage, and enclosed is a copy of the foreclosure notice to be published in the Mobile Press-Register. Please note that the foreclosure sale is scheduled for April 2, 2010. If you wish to avoid losing the subject property, you must contact us immediately; otherwise, the foreclosure sale will take place as set forth in the publication notice, and we will take legal action to obtain possession of the subject property. For any information regarding this matter, please call (205) 930-5476.

We will assume this debt to be valid unless it is disputed within thirty days after you receive this letter. If you do dispute this debt or any portion thereof, we will obtain and mail you a verification of the debt or a copy of any judgment if you send us a written request within this thirty-day period. Also, upon written request within this thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor. This letter is an attempt to collect a debt, and any information obtained will be used for that purpose.

FOR: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2003-KS7, Pool # 4729

BY:

Colleen McCullough  
FOR THE FIRM

CM/pl

cc: GMAC Mortgage, LLC/Loan # [REDACTED] 5736

LAW OFFICES AND MEDIATION CENTERS

2311 HIGHLAND AVENUE SOUTH BIRMINGHAM, ALABAMA 35205  
POST OFFICE BOX 55727 BIRMINGHAM, ALABAMA 35255-5727

URL | <http://www.sirote.com>

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**PUBLICATION DATES:** March 1, 2010, March 8, 2010 and March 15, 2010  
**NEWSPAPER:** The Mobile Press-Register

MORTGAGE FORECLOSURE SALE

Default having been made in the payment of the indebtedness secured by that certain mortgage executed by Billy R. Carroll, unmarried, to The Mortgage Outlet, Inc., on the 22nd day of April, 2003, said mortgage recorded in the Office of the Judge of Probate of Mobile County, Alabama, in Book 5356, Page 1026; said mortgage having subsequently been transferred and assigned to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2003-KS7, Pool # 4729, the undersigned The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2003-KS7, Pool # 4729, as Mortgagee/Transferee, under and by virtue of the power of sale contained in said mortgage, will sell at public outcry to the highest bidder for cash, in front of the main entrance of the Courthouse at Mobile, Mobile County, Alabama, on April 2, 2010, during the legal hours of sale, all of its right, title, and interest in and to the following described real estate, situated in Mobile County, Alabama, to-wit:

Begin at the Northwest corner of Lot Three of Fractional Section 15, Township 5 South, Range 1 West and run East 122 feet to a point on the East line of Cedar Point Road, thence run South 14 degrees 30 minutes West along the East line of said Cedar Point Road 741 feet to a point marked by an iron pipe for the point of beginning; thence run 77 degrees 15 minutes East 360 feet to a point. thence run South 14 degrees 30 minutes West 75 feet to a point, thence run North 77 degrees 15 minutes West 360 feet to a point on the East line of Cedar Point Road, thence run North along the East line of Cedar Point Road, 14 degrees 30 minutes East, 75 feet to the point of beginning.

Property Street Address: 2285 Cedar Point Road, Mobile, AL 36605

THIS PROPERTY WILL BE SOLD ON AN "AS IS, WHERE IS" BASIS, SUBJECT TO ANY EASEMENTS, ENCUMBRANCES, AND EXCEPTIONS REFLECTED IN THE MORTGAGE AND THOSE CONTAINED IN THE RECORDS OF THE OFFICE OF THE JUDGE OF PROBATE OF THE COUNTY WHERE THE ABOVE-DESCRIBED PROPERTY IS SITUATED. THIS PROPERTY WILL BE SOLD WITHOUT WARRANTY OR RECOURSE, EXPRESSED OR IMPLIED AS TO TITLE, USE AND/OR ENJOYMENT AND WILL BE SOLD SUBJECT TO THE RIGHT OF REDEMPTION OF ALL PARTIES ENTITLED THERETO.

This sale is made for the purpose of paying the indebtedness secured by said mortgage, as well as the expenses of foreclosure.

The Mortgagee/Transferee reserves the right to bid for and purchase the real estate and to credit its purchase price against the expenses of sale and the indebtedness secured by the real estate.

This sale is subject to postponement or cancellation.

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as successor to JP Morgan Chase Bank, N.A., as trustee for that certain pooling and servicing agreement, Series # 2003-KS7, Pool # 4729, Mortgagee/Transferee Colleen McCullough

SIROTE & PERMUTT, P.C.

P. O. Box 55727

Birmingham, AL 35255-5727

Attorney for Mortgagee/Transferee

[www.sirote.com/foreclosures](http://www.sirote.com/foreclosures)

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